

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Francisco Rosario, Jr.  
 Siomaira Rosario  
 Debtors

Case No. 16-16733-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Oct 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2016.

db/jdb +Francisco Rosario, Jr., Siomaira Rosario, 64 Hillside Avenue,  
 Huntingdon Valley, PA 19006-4133  
 aty +MICHAEL A. CATALDO2, Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900,  
 Philadelphia, PA 19102-3518  
 13796328 +Aes/pheaafrn, Po Box 61047, Harrisburg, PA 17106-1047  
 13796330 +Capital One Na, Attn: Bankruptcy Dept, PO Box 30258, Salt Lake City, UT 84130-0258  
 13796331 +Chase Auto Finance, P O Box 901032, Ft Worth TX 76101-2032  
 13796332 +Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518  
 13796336 +City of Trenton Tax Office, PO Box 210, Trenton, NJ 08602-0210  
 13796338 +Ditech, PO Box 94710, Palatine, IL 60094-4710  
 13796339 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 13796341 +Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558  
 13796342 +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
 13796343 +Harris & Harris, Ltd, 111 W Jackson Blvd, Suite 400, Chicago, IL 60604-4135  
 13796346 +Linebarger Goggan Blair and Sampson LLP, 1600 JFK Blvd., 4 Penn Center, Suite 910,  
 Philadelphia, PA 19103-2818  
 13796347 +Monterey Financial Svc, 4095 Avenida De La Plata, Oceanside, CA 92056-5802  
 13796349 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946,  
 Harrisburg, PA 17120-0946  
 13796355 +PSE&G, PO Box 14444, NEW BRUNSWICK, NJ 08906-4444  
 13796351 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406  
 13796354 Pro CO, PO BOX 2462, Aston PA 19014-0462  
 13796357 +Selene Finance, PO Box 71243, Philadelphia, PA 19176-6243  
 13796358 +Trans Union Corporation, Public Records Department, 555 West Adams Street,  
 Chicago, IL 60661-3631  
 13796359 +Trenton Water Works, Accounts & Control, 319 E. State St., Rm. 113,  
 Trenton, NJ 08608-1809  
 13796360 +UPHS, PO Box 824336, Philadelphia, PA 19182-4336  
 13796362 +Visa Dept Store National Bank, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@ccpclaw.com Oct 14 2016 02:10:08 MICHAEL A. CIBIK2,  
 Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102  
 tr +E-mail/Text: notice@phl3trustee.com Oct 14 2016 02:11:58 WILLIAM C. MILLER,  
 Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704  
 smg E-mail/Text: bankruptcy@phila.gov Oct 14 2016 02:11:22 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 14 2016 02:11:05 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 14 2016 02:10:55 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13796327 +EDI: AARGON.COM Oct 14 2016 02:08:00 Aargon Collection Agency, 8668 Spring Mountain Road,  
 Las Vegas, NV 89117-4132  
 13796329 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 14 2016 02:11:06  
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor,  
 Coral Gables, FL 33146-1837  
 13805583 EDI: CAPITALONE.COM Oct 14 2016 02:08:00 Capital One, N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 13796334 +E-mail/Text: bankruptcy@phila.gov Oct 14 2016 02:11:22 City Of Philadelphia,  
 Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102-1611  
 13796335 +E-mail/Text: bankruptcy@phila.gov Oct 14 2016 02:11:22 City of Philadelphia,  
 Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102-1504  
 13796337 EDI: WFNNB.COM Oct 14 2016 02:08:00 Comenity Bank/Victoria Secret, PO Box 18215,  
 Columbus, OH 43218  
 13796340 +E-mail/Text: bknotice@erccollections.com Oct 14 2016 02:10:57 ERC/Enhanced Recovery Corp,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 13796345 EDI: IRS.COM Oct 14 2016 02:08:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346  
 13796348 +Fax: 407-737-5634 Oct 14 2016 02:31:47 Ocwen Loan Servicing LLC, Attn: Research Dept,  
 1661 Worthintong Rd Ste 100, West Palm Beach, FL 33409-6493  
 13796353 EDI: PRA.COM Oct 14 2016 02:08:00 Portfolio Recovery, PO box 41067, Norfolk, VA 23541  
 13796350 E-mail/Text: bankruptcygroup@peco-energy.com Oct 14 2016 02:10:23 Peco Energy,  
 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338  
 13802218 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 14 2016 02:10:41  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946  
 13796352 +E-mail/Text: nod.referrals@fedphe.com Oct 14 2016 02:10:16 Phelan, Halinan & Smieg,  
 Suite 1400, 1617 JFK Boulevard, Philadelphia, PA 19103-1814  
 13798562 EDI: RECOVERYCORP.COM Oct 14 2016 02:08:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13796356 +EDI: DRIV.COM Oct 14 2016 02:08:00 Santander Consumer Usa, Po Box 961245,  
 Fort Worth, TX 76161-0244

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Total Noticed: 44

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13796361 +EDI: VERIZONEAST.COM Oct 14 2016 02:08:00 Verizon, 500 Technology Dr, Suite 500,  
Weldon Spring, MO 63304-2225

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
13796333\* +Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518  
13796344\* Harris & Harris, LTD., 111 W.. Jackson Blvd., Suite 400, Chicago, IL 60604-4135  
TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 15, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2016 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor BAYVIEW LOAN SERVICING, LLC ecfmail@mwc-law.com  
MICHAEL A. CATALDO2 on behalf of Joint Debtor Siomaira Rosario ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CATALDO2 on behalf of Debtor Francisco Rosario, Jr. ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CIBIK2 on behalf of Debtor Francisco Rosario, Jr. ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CIBIK2 on behalf of Joint Debtor Siomaira Rosario ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 7

<b>Information to identify the case:</b>		
Debtor 1	<b>Francisco Rosario Jr.</b>	Social Security number or ITIN <b>xxx-xx-0211</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Siomaira Rosario</b>	Social Security number or ITIN <b>xxx-xx-0995</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 9/23/16</b>
Case number: <b>16-16733-mdc</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Francisco Rosario Jr.	Siomaira Rosario
2. All other names used in the last 8 years		
3. Address	64 Hillside Avenue Huntingdon Valley, PA 19006	64 Hillside Avenue Huntingdon Valley, PA 19006
4. Debtor's attorney Name and address	MICHAEL A. CIBIK2 Cibik & Cataldo, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:ecf@ccpclaw.com">ecf@ccpclaw.com</a>
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800 Date: 10/13/16

For more information, see page 2

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Filing deadline: 1/8/17**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 2/7/17**

**Filing deadline: 3/22/17**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of 1900.00 per month for 60 months. The hearing on confirmation will be held on:  
**12/8/16 at 9:30 AM, Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.